

In re:
Laina Egea-Hinton
Debtor

Case No. 25-10225-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Apr 30, 2025

User: admin
Form ID: 318

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Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 02, 2025:

Recip ID	Recipient Name and Address
db	Laina Egea-Hinton, 210 Stoneway Ln, Merion Sta, PA 19066-1820
14969806	+ Glelsi/key Education R, 2401 International Lane, Madison, WI 53704-3121
14969811	Montgomery County Tax Claim Bureau, 1 Montgomery Plz Ste 600, Norristown, PA 19401-4851
14969822	Township of Lower Merion, Attn: Bankruptcy, 75 E Lancaster Ave, Ardmore, PA 19003-2300
14969825	U.S. Department of Justice, Attorney General, PO Box 683, Washington, DC 20044-0683

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	May 01 2025 00:29:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	May 01 2025 04:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14969798	Email/PDF: bncnotices@becket-lee.com	May 01 2025 00:53:15	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14969799	EDI: TSYS2	May 01 2025 04:20:00	Barclays, Attn: Bankruptcy, PO Box 8801, Wilmington, DE 19899-8801
14969800	+ EDI: WFNNB.COM	May 01 2025 04:20:00	Ccb/saks, Po Box 182120, Columbus, OH 43218-2120
14969801	EDI: CITICORP	May 01 2025 04:20:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14969802	EDI: CITICORP	May 01 2025 04:20:00	Citibank/Best Buy, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14969803	EDI: DISCOVER	May 01 2025 04:20:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14969804	EDI: CITICORP	May 01 2025 04:20:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
14969805	Email/Text: FirstmarkAccountMa@firstmarkservices.com	May 01 2025 00:28:00	First Mark Services, Attn: Bankruptcy, PO Box 82522, Lincoln, NE 68501-2522
14969807	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	May 01 2025 00:28:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14969808	EDI: IRS.COM	May 01 2025 04:20:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14969809	EDI: JPMORGANCHASE	May 01 2025 04:20:00	Jpmcb, MailCode LA4-7100 700 Kansas Lane,

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			Monroe, LA 71203
14969810	Email/Text: EBN@Mohela.com	May 01 2025 00:28:00	Mohela, Attn: Bankruptcy 633 Spirit Dr, Chesterfield, MO 63005-1243
14969812	EDI: MAXMSAIDV	May 01 2025 04:20:00	Navient, Attn: Bankruptcy, PO Box 9635, Wilkes Barre, PA 18773-9635
14969813	+ EDI: NFCU.COM	May 01 2025 04:20:00	Navy Federal Credit Union, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
14969814	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 01 2025 00:29:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14969815	Email/Text: bnc@nordstrom.com	May 01 2025 00:28:44	Nordstrom FSB, ATTN: Bankruptcy, PO Box 6555, Englewood, CO 80155-6555
14969816	Email/Text: fesbank@attorneygeneral.gov	May 01 2025 00:28:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14969817	EDI: PENNDEPTREV	May 01 2025 04:20:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14969818	^ MEBN	May 01 2025 00:21:53	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14969819	+ Email/Text: bankruptcy1@pffcu.org	May 01 2025 00:28:00	Police & Fire FCU, 901 Arch Street, Philadelphia, PA 19107-2495
14969820	+ Email/Text: bankruptcy1@pffcu.org	May 01 2025 00:28:00	Police & Fire FCU, Attn: Bankruptcy 901 Arch st, Philadelphia, PA 19107-2495
14969821	EDI: SYNC	May 01 2025 04:20:00	Synchrony Bank/Gap, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14969823	Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 01 2025 00:28:00	Toyota Financial Services, Attn: Bankruptcy, PO Box 259001, Plano, TX 75025-9001
14969824	Email/Text: usapae.bankruptcyntices@usdoj.gov	May 01 2025 00:29:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14969826	+ Email/PDF: Bankruptcynticeshomelending@wellsfargo.com	May 01 2025 00:36:15	Wells Fargo Bank NA, Attn: Bankruptcy 1 Home Campus MAC X2303, Des Moines, IA 50328-0001

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 02, 2025

Signature: /s/Gustava Winters

District/off: 0313-2

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2025 at the address(es) listed below:

Name	Email Address
MICHAEL A. CIBIK	on behalf of Debtor Laina Egea-Hinton help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.com; cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
ROBERT W. SEITZER	rseitzer@karalislaw.com PA93@ecfbis.com;jhysley@karalislaw.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 3

Information to identify the case:

Debtor 1	<u>Laina Egea-Hinton</u>	Social Security number or ITIN	xxx-xx-4017
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number:	25-10225-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Laina Egea-Hinton

4/29/25

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.